

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE: **EMMA VIOLETA VELEZ BAEZ**

BK. CASE # **10-01376**

SEK

157 Calle 5, Urb. San Vicente, Vega Baja, PR 00693.

DEBTOR(S) SSN: **XXX-XX-9964** SSN: **XXX-XX-**

CHAPTER13

CHAPTER 13 PAYMENT PLAN

NOTICE: * The following plan contains provisions which may significantly affect your rights. You should read this document carefully and discuss it with your attorney. When confirmed, the plan will bind the debtor and each creditor to its terms. Objections must be filed in writing with the Court and served upon the debtor(s), debtors' counsel, the Trustee and any other entity designated by the Court, at the 341 meeting of creditors or not less than twenty (20) days prior to the scheduled confirmation hearing. For post confirmation Plan Modifications, objections must be filed and notified in the same manner within twenty (20) days from its notification. * See the notice of commencement of case for 341 meeting date and claims bar date, the latter is the date by which a proof of claim must be filed in order to participate of the plan distribution.

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee:
 directly by payroll deductions, as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.
3. The Confirmation Order will not vest property of the Estate on Debtor(s) until the Order discharging Debtor(s) is entered.

PLAN DATED:
 PRE POST-CONFIRMATION

AMENDED PLAN DATED: **8/8/2010**

FILED BY DEBTOR TRUSTEE UNSECURED CREDITOR

I. PAYMENT PLAN SCHEDULE

\$ 400.00 x 5 = \$ 2,000.00
\$ 460.00 x 55 = \$ 25,300.00
\$ _____ x _____ = \$ _____
\$ _____ x _____ = \$ _____
\$ _____ x _____ = \$ _____
TOTAL = 60 \$ 27,300.00

Additional Payments:

\$ _____ to be paid as a LUMP SUM
within _____ with proceeds to come from

Sale of property identified as follows:

Other: _____

Periodic Payments to be made other than and in addition to
the above.

\$ _____ x _____ = \$ _____

To be made on: _____

PROPOSED PLAN BASE: \$ 27,300.00

II. ATTORNEY'S FEES

To be treated as a § 507 Priority, and paid before any
other creditor and concurrently with the Trustee's fees,
unless otherwise provided:

a. Rule 2016(b) Statement: \$ 3,000.00
b. Fees Paid (Pre-Petition): (\$ 100.00)
c. R 2016 Outstanding balance: \$ 2,900.00
d. Post Petition Additional Fees: \$ _____
e. Total Compensation: \$ 3,000.00

Signed: /s/ EMMA VIOLETA VELEZ BAEZ
DEBTOR
/s/ _____
JOINT DEBTOR
/s/ JUAN O. CALDERON LITHGOW
BY: ATTORNEY

AMENDED PLAN DATED: **8/8/2010**

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II. DISBURSEMENT MADE IN THE FOLLOWING ORDER AND AFTER ADMINISTRATIVE EXPENSES

A. SECURED CLAIMS: Debtor represents that there are no secured claims.

Secured creditors will retain their liens and shall be paid as follows:

1. **ADEQUATE PROTECTION Payments:** Cr. _____ \$ _____

2. Trustee will pay secured **ARREARS**:

Cr. **FIRST BANK** Cr. _____ Cr. _____
Acct. 4160000215300 Acct. _____ Acct. _____
\$ 11,305.78 \$ _____ \$ _____

3. Trustee will pay **REGULAR MONTHLY PAYMENTS**:

Cr. _____ Cr. _____ Cr. _____
Acct. _____ Acct. _____ Acct. _____
Monthly Pymt.\$ _____ Monthly Pymt.\$ _____ Monthly Pymt.\$ _____

4. Trustee will pay **IN FULL** Secured Claims:

Cr. **RELIABLE FINANCIAL** Cr. _____ Cr. _____
\$ 8,098.60 \$ _____ \$ _____

5. Trustee will pay **VALUE OF COLLATERAL**:

Cr. _____ Cr. _____ Cr. _____
\$ _____ \$ _____ \$ _____

6. Secured Creditor's interest will be insured. **INSURANCE POLICY** will be paid through plan:

Cr. _____ Ins. Co. _____ Premium: \$ _____
(Please indicate in "Other Provisions" the insurance coverage period)

7. Debtor SURRENDERS COLLATERAL TO Lien Holder: _____

8. Debtor will maintain **REGULAR PAYMENTS DIRECTLY** to:

FIRST BANK

B. PRIORITIES. The Trustee will pay §507 priorities in accordance with the law [§1322 (a)(2)].

C. UNSECURED PREFERRED: Plan Classifies Does not Classify Claims.

<input type="checkbox"/> Class A-	<input type="checkbox"/> Co-debtor Claims:	<input type="checkbox"/> Pay 100% / <input type="checkbox"/> "Pay Ahead".
<input type="checkbox"/> Class B-	Other Class:	<input type="checkbox"/>
<input type="checkbox"/> Cr. _____	<input type="checkbox"/> Cr. _____	<input type="checkbox"/> Cr. _____
\$ _____	\$ _____	\$ _____

D. GENERAL UNSECURED NOT PREFERRED: (Case Liquidation Value = \$ **0.00**)

Will be paid 100% plus _____ % Legal Interest Will be paid Pro-Rata from any remaining funds

OTHER PROVISIONS:

DEBTOR WILL PAY TO THE TRUSTEE ANY TAX REFUND FROM DEPARTAMENTO DE HACIENDA DURING THE LENGTH OF PLAN. 50 % OF EXPECTED CHRISTMAS BONUS OF \$1,000.00 HAS BEEN PRORATED IN THE PLAN-SCHED I. INSURANCE WITH PREMIUM AMOUNTED TO \$1,980.00 PROVIDED BY EASTERN AMERICA.